



**State of Missouri  
Department of Insurance  
Life & Health Section**

Company Name: \_\_\_\_\_

Form # as it appears on the TD-1: \_\_\_\_\_

| <b>DESCRIPTION OF PROVISIONS<br/>SPECIFIC TO UNIVERSAL LIFE</b> |   |   |  |
|---|---|---|--|
| <b>REVIEW<br/>REQUIREMENTS</b>                                  | <b>Citation</b>                         | <b>Summary.</b>   | <b>Location in<br/>Contract (page<br/>and section #)<br/>If Applicable</b> |
| <b>Filing Submissions</b>                                       |   |   |  |
| TD-1  | <a href="#">20 CSR 400-8.200(3)(B)</a>  | Letter of transmittal which briefly describes benefits, purpose, and intended market                                      |  |
| Cover Letter  | (3)(C)                                  | disclose if form is new or a replacement  |  |
| Separate Submissions  | (3)(D)&(E)                              | Life filed separate from health & group from individual-See Reg.for specific language.                                    |  |
| Actuary Certification   | (3)(F)                                  | Life & annuity filing accompanied by actuarial demonstrations of compliance   |  |
| <b>Policies</b>   |   |   |  |
| Actuary Certification   | <a href="#">20 CSR 400-1.100(3)</a>     | Valuation - minimum standard CRVM - ACTUARIAL CERTIFICATION OF COMPLIANCE REQUIRED  |  |
| Actuary Certification   | (4)                                     | Nonforfeiture – ACTUARIAL CERTIFICATION OF COMPLIANCE REQUIRED  |  |
| Annual Report   | <a href="#">20 CSR 400-1.100 (5)(A)</a> | periodic disclosure to policyholder   |  |
| Illustration  | (5)(B)                                  | illustrative report – sent upon request   |  |
| Policy Guarantees   | (5)(C)                                  | minimum interest and maximum mortality expense guarantees   |  |
| Calculation disclosure  | (5)(D)                                  | General description of calculation of cash surrenders   |  |
| Changes in basic coverage                                       | (5)(E)                                  | If the policy owner has may increase coverage, the policy shall state whether or not an new contestability period applies |  |
| Grace Period & lapse  | (5)(F)                                  | Notice sent to last known address 30 days prior to termination  |  |
| Misstatement of age or sex                                      | (5)(G)                                  | Amount of coverage provided as prem. paid would have purchased at the published rate at issue of policy                   |  |
| Maturity date   | (5)(H)                                  | If a maturity date, policy must contain a statement of the possibility that coverage may not continue to maturity         |  |
| Disclosure  | (6)                                     | Disclosure shall follow standards described in Section 375.1500 to 375.1530   |  |
| Report to policy owner  | (7)                                     | Periodic Disclosure to Policyholder - various requirements  |  |
| Interest-Indexed policies                                       | (8)                                     | Interest-Indexed UL policies filing requirements  |  |
|   |   | <b>Attach the <a href="#">All Life &amp; Annuity Filings</a> Form with this checklist</b>                                 |  |

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. The *italic* descriptions are areas which MDI frequently requires Insurers to make revisions of their policies or contracts. With respect to ordinary Life & Annuities, the remaining provisions are similar in substance to industry standards and NAIC model regulations. **Please refer to the statues and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statues and Regulations always prevails over these checklists.**